

Fill in this information to identify your case and this filing:

| | | | |
|---------------------------------|----------------|-------------|---------------|
| Debtor 1 | William | A. | Spence |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Sontay | L. | Spence |
| | First Name | Middle Name | Last Name |

United States Bankruptcy Court for the: District of New JerseyCase number 24-11063 Check if this is an amended filing**Official Form 106A/B****Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?** No. Go to Part 2. Yes. Where is the property?

1.1 410 Snow Fox Lane
Street address, if available, or other description

Egg Harbor Township, NJ 08234
City State ZIP Code

Atlantic
County

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?**\$399,500.00**Current value of the portion you own?**\$399,500.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Homestead Check if this is community property (see instructions)**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here** → \$399,500.00**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No Yes

| | | | | |
|----------------------|----------------------|---|--|--|
| 3.1 Make: | <u>Mercedes-Benz</u> | Who has an interest in the property? Check one. | Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . | |
| Model: | <u>C-Class300</u> | <input checked="" type="checkbox"/> Debtor 1 only | <input type="checkbox"/> Debtor 2 only | |
| Year: | <u>2016</u> | <input type="checkbox"/> Debtor 1 and Debtor 2 only | <input type="checkbox"/> At least one of the debtors and another | |
| Approximate mileage: | <u>97100</u> | <input type="checkbox"/> Check if this is community property (see instructions) | Current value of the entire property? | Current value of the portion you own? |
| Other information: | | | <u>\$13,000.00</u> | <u>\$13,000.00</u> |

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

5. **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here** → \$13,000.00**Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?**

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. **Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware

No
 Yes. Describe.

major appliances, furniture, kitchenware\$5,000.007. **Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No
 Yes. Describe.

televisions, computers, electronic devices, cell phones\$1,500.008. **Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No
 Yes. Describe.

9. **Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No
 Yes. Describe.

10. **Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe.11. **Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe.

everyday clothes

\$1,000.0012. **Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe.

everyday jewelry, costume jewelry, wedding rings, watches, gold, silver

\$3,600.0013. **Non-farm animals***Examples:* Dogs, cats, birds, horses No Yes. Describe.

2 dogs

\$0.0014. **Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** →\$11,100.00**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?
Do not deduct secured claims or exemptions.**16. **Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No Yes Cash:17. **Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Yes Institution name:17.1. Checking account: (H) Wells Fargo\$250.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

 No Yes**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture** No Yes. Give specific information about them.....**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

 No Yes. Give specific information about them.....**21. Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

 No Yes. List each account separately.**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

 No Yes**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)** No Yes**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them. ...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them.**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them.**Money or property owed to you?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years.**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information.**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information.**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value.**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No Yes. Give specific information.**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim.

husband has employment dispute with present employer

unknown

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No

Yes. Describe each claim.

35. Any financial assets you did not already list

No

Yes. Give specific information.

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here →

\$250.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

Yes. Go to line 38.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here →

\$0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.

Yes. Go to line 47.

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here →

\$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No

Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here →

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 → \$399,500.00

56. Part 2: Total vehicles, line 5 \$13,000.00

57. Part 3: Total personal and household items, line 15 \$11,100.00

58. Part 4: Total financial assets, line 36 \$250.00

59. Part 5: Total business-related property, line 45 \$0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$0.0061. Part 7: Total other property not listed, line 54 + \$0.0062. Total personal property. Add lines 56 through 61. \$24,350.00 Copy personal property total → + \$24,350.0063. Total of all property on Schedule A/B. Add line 55 + line 62. \$423,850.00

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|---------------|
| Debtor 1 | <u>William</u> | <u>A.</u> | <u>Spence</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | <u>Sontay</u> | <u>L.</u> | <u>Spence</u> |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>District of New Jersey</u> | | |
| Case number (if known) | <u>24-11063</u> | | |

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

1. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own | Amount of the exemption you claim | Specific laws that allow exemption |
|---|--------------------------------------|---|------------------------------------|
| Brief description: 410 Snow Fox Lane Egg Harbor Township, NJ 08234 | \$399,500.00 | <input checked="" type="checkbox"/> \$55,800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(1) |
| Line from Schedule A/B: 1.1 | | | |
| Brief description: major appliances, furniture, kitchenware | \$5,000.00 | <input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(3) |
| Line from Schedule A/B: 6 | | | |

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

No
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 No
 Yes

| | | | | |
|----------|----------------|-------------|---------------|--|
| Debtor 1 | William | A. | Spence | |
| Debtor 2 | Sontay | L. | Spence | |
| | First Name | Middle Name | Last Name | |
| | | | | Case number (if known) <u>24-11063</u> |

Part 2: Additional Page

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own Copy the value from Schedule A/B | Amount of the exemption you claim <i>Check only one box for each exemption.</i> | Specific laws that allow exemption |
|--|---|---|---|
| Brief description: <u>televisions, computers, electronic devices, cell phones</u> | <u>\$1,500.00</u> | <input checked="" type="checkbox"/> <u>\$1,500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(3)</u> <hr/> <hr/> <hr/> |
| Line from Schedule A/B: <u>7</u> | | | |
| Brief description: <u>everyday clothes</u> | <u>\$1,000.00</u> | <input checked="" type="checkbox"/> <u>\$1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(3)</u> <hr/> <hr/> <hr/> |
| Line from Schedule A/B: <u>11</u> | | | |
| Brief description: <u>everyday jewelry, costume jewelry, wedding rings, watches, gold, silver</u> | <u>\$3,600.00</u> | <input checked="" type="checkbox"/> <u>\$3,600.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(4)</u> <hr/> <hr/> <hr/> |
| Line from Schedule A/B: <u>12</u> | | | |
| Brief description: <u>husband has employment dispute with present employer</u> | <u>unknown</u> | <input checked="" type="checkbox"/> <u>unknown</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(11)(E)</u> <hr/> <hr/> <hr/> |
| Line from Schedule A/B: <u>33</u> | | | |

Fill in this information to identify your case:

| | | | |
|---|----------------|-------------|---------------|
| Debtor 1 | <u>William</u> | <u>A.</u> | <u>Spence</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | <u>Sontay</u> | <u>L.</u> | <u>Spence</u> |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: District of <u>New Jersey</u> | | | |
| Case number (if known) <u>24-11063</u> | | | |

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims

| 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name. | | Column A Amount of claim Do not deduct the value of collateral. | Column B Value of collateral that supports this claim | Column C Unsecured portion If any |
|--|--|--|---|--|
| 2.1 | <p><u>Carmax</u> Creditor's Name P.O. Box 6045 Number Street Carol Stream, IL 60197 City State ZIP Code</p> <p>Who owes the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred _____</p> <p>Remarks: loan for 2016 Mercedes</p> | <p>Describe the property that secures the claim:</p> <p>2016 Mercedes-Benz C-Class300</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____</p> <p>Last 4 digits of account number _____</p> | <p>\$13,014.00</p> <p>\$13,000.00</p> <p>\$14.00</p> | |
| <p>Add the dollar value of your entries in Column A on this page. Write that number here:</p> | | <p>\$13,014.00</p> | | |

Debtor 1

William A. Spence

Debtor 2

Sontay L. Spence

First Name

Middle Name

Last Name

Part 1:

Additional Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

| Column A | Column B | Column C |
|--|--|--------------------------------|
| Amount of claim Do not deduct the value of collateral. | Value of collateral that supports this claim | Unsecured portion If any |

2.2 First Harvest Credit Union **Describe the property that secures the claim:** \$7,700.00 \$0.00 \$7,700.00

Creditor's Name

1615 Hurffville Rd

Number Street

Woodbury, NJ 08096

City State ZIP Code

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim relates to a community debt

Date debt was incurred

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Nature of lien. Check all that apply.

Last 4 digits of account number _____

Remarks: 2007 Suzuki XL7

Add the dollar value of your entries in Column A on this page. Write that number here: \$7,700.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: _____

Debtor 1

William

A.

Spence

Debtor 2

Sontay

L.

Spence

First Name

Middle Name

Last Name

| Part 1: Additional Page | | | Column A | Column B | Column C | |
|--|--|--------|--|---|------------------------------------|----------|
| | | | Amount of claim Do not deduct the value of collateral. | Value of collateral that supports this claim | Unsecured portion If any | |
| 2.3 | M&T Bank | | Describe the property that secures the claim: | \$245,672.00 | \$399,500.00 | \$0.00 |
| | Creditor's Name 1 Fountain Pl. | | 410 Snow Fox Lane Egg Harbor Township, NJ 08234 | | | |
| | Number | Street | As of the date you file, the claim is: Check all that apply. | | | |
| | Buffalo, NY 14203 | | <input type="checkbox"/> Contingent | | | |
| | City | State | <input type="checkbox"/> Unliquidated | | | |
| | ZIP Code | | <input type="checkbox"/> Disputed | | | |
| | Who owes the debt? Check one. | | | | | |
| | <input checked="" type="checkbox"/> Debtor 1 only | | | | | |
| | <input type="checkbox"/> Debtor 2 only | | | | | |
| | <input type="checkbox"/> Debtor 1 and Debtor 2 only | | | | | |
| | <input type="checkbox"/> At least one of the debtors and another | | | | | |
| | <input type="checkbox"/> Check if this claim relates to a community debt | | | | | |
| | Date debt was incurred | | Last 4 digits of account number | | | |
| 2.4 | Trinity Solar | | Describe the property that secures the claim: | \$120.00 | \$0.00 | \$120.00 |
| | Creditor's Name 133 Gaither Dr. | | | | | |
| | Number | Street | As of the date you file, the claim is: Check all that apply. | | | |
| | Mount Laurel, NJ 08054 | | <input type="checkbox"/> Contingent | | | |
| | City | State | <input type="checkbox"/> Unliquidated | | | |
| | ZIP Code | | <input type="checkbox"/> Disputed | | | |
| | Who owes the debt? Check one. | | | | | |
| | <input checked="" type="checkbox"/> Debtor 1 only | | | | | |
| | <input type="checkbox"/> Debtor 2 only | | | | | |
| | <input type="checkbox"/> Debtor 1 and Debtor 2 only | | | | | |
| | <input type="checkbox"/> At least one of the debtors and another | | | | | |
| | <input type="checkbox"/> Check if this claim relates to a community debt | | | | | |
| | Date debt was incurred | | Last 4 digits of account number | | | |
| Add the dollar value of your entries in Column A on this page. Write that number here: | | | | | \$245,792.00 | |
| If this is the last page of your form, add the dollar value totals from all pages. Write that number here: | | | | | | |

Debtor 1

William A. Spence

Debtor 2

Sontay L. Spence

First Name

Middle Name

Last Name

| | | | |
|--|---|---|--|
| Part 1: Additional Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. | Column A Amount of claim Do not deduct the value of collateral. | Column B Value of collateral that supports this claim | Column C Unsecured portion If any |
| | \$5,000.00 | \$0.00 | \$5,000.00 |
| 2.5 Westgate | Describe the property that secures the claim: | | |
| Creditor's Name 5601 Windhover Dr | As of the date you file, the claim is: Check all that apply. | | |
| Number Street Orlando, FL 32819 | <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | | |
| City State ZIP Code | Nature of lien. Check all that apply. | | |
| <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt | | | |
| Date debt was incurred | Last 4 digits of account number | | |
| Add the dollar value of your entries in Column A on this page. Write that number here: | | \$5,000.00 | |
| If this is the last page of your form, add the dollar value totals from all pages. Write that number here: | | \$271,506.00 | |

Fill in this information to identify your case:

| | | | |
|---|----------------|-------------|---------------|
| Debtor 1 | <u>William</u> | <u>A.</u> | <u>Spence</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 | <u>Sontay</u> | <u>L.</u> | <u>Spence</u> |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: District of <u>New Jersey</u> | | | |
| Case number <u>24-11063</u> (if known) | | | |

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

| | | | Total claim | Priority amount | Nonpriority amount | |
|--|---|--|-------------|-----------------|--------------------|------------|
| 2.1 | Internal Revenue Service Priority Creditor's Name PO Box 7346 Number Street Philadelphia, PA 19101 City State ZIP Code | Last 4 digits of account number When was the debt incurred? | _____ | \$28,000.00 | \$25,817.00 | \$2,183.00 |
| <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Type of PRIORITY unsecured claim:</p> <p><input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____</p> | | | | | | |
| <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> | | | | | | |

Debtor 1

William A. Spence

Debtor 2

Sontay L. Spence

First Name Middle Name Last Name

Part 1:

Your PRIORITY Unsecured Claims – Continuation Page

| After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. | | | Total claim | Priority amount | Nonpriority amount |
|--|--|--|-------------|-----------------|--------------------|
| 2.2 | NJ Division of Taxation Priority Creditor's Name 3 John Fitch Way 5th Floor Number Street _____ Trenton, NJ 08611 | Last 4 digits of account number _____ When was the debt incurred? _____ | \$3,000.00 | \$2,000.00 | \$1,000.00 |
| <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of PRIORITY unsecured claim:</p> <p><input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____</p> | | | | | |
| <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> | | | | | |
| <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> | | | | | |

Debtor 1 William A. Spence
 Debtor 2 Sontay L. Spence
 First Name Middle Name Last Name

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

| | | | Total claim |
|---|---|--|-----------------|
| 4.1 | Atlantic City Electric Nonpriority Creditor's Name PO Box 13610 Number Street Philadelphia, PA 19101 City State ZIP Code | Last 4 digits of account number When was the debt incurred? | <u>\$552.00</u> |
| As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____ | | | |
| Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt | | | |
| Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | | |
| 4.2 | Citi Bank Nonpriority Creditor's Name PO Box 70166 Number Street Philadelphia, PA 19176 City State ZIP Code | Last 4 digits of account number When was the debt incurred? | <u>\$851.00</u> |
| As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____ | | | |
| Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt | | | |
| Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | | |

Debtor 1 William A. Spence
 Debtor 2 Sontay L. Spence
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

| | | | |
|--|--------------------------|---|------------|
| 4.3 | Comcast | Last 4 digits of account number | \$724.00 |
| Nonpriority Creditor's Name | | When was the debt incurred? | |
| c/o Southwest Credit Systems | | | |
| 4120 International Pkwy 1100 | | As of the date you file, the claim is: Check all that apply. | |
| Number | Street | <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | |
| Carrollton, TX 75007 | | | |
| City | State | ZIP Code | |
| Who incurred the debt? Check one. | | | |
| <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt | | | |
| Type of NONPRIORITY unsecured claim: | | | |
| <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____ | | | |
| Is the claim subject to offset? | | | |
| <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | | |
| 4.4 | Internal Revenue Service | Last 4 digits of account number | \$3,731.00 |
| Nonpriority Creditor's Name | | When was the debt incurred? | |
| PO Box 7346 | | | |
| Number | Street | As of the date you file, the claim is: Check all that apply. | |
| Philadelphia, PA 19101 | | <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | |
| City | State | ZIP Code | |
| Who incurred the debt? Check one. | | | |
| <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt | | | |
| Type of NONPRIORITY unsecured claim: | | | |
| <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____ | | | |
| Is the claim subject to offset? | | | |
| <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | | |

Debtor 1 William A. Spence
 Debtor 2 Sontay L. Spence
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

| | | | |
|--|--|---------------------------------------|------------|
| 4.5 | Jersey Shore FCU Nonpriority Creditor's Name 1434 New Road Number Street Northfield, NJ 08225 City State ZIP Code | Last 4 digits of account number _____ | \$4,616.00 |
| When was the debt incurred? _____ | | | |
| As of the date you file, the claim is: Check all that apply. | | | |
| <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | | | |
| Who incurred the debt? Check one. | | | |
| <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt _____ | | | |
| Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____ | | | |
| Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | | |
| 4.6 | Loan Depot Nonpriority Creditor's Name PO Box 251612 Number Street Plano, TX 75025 City State ZIP Code | Last 4 digits of account number _____ | \$2,662.00 |
| When was the debt incurred? _____ | | | |
| As of the date you file, the claim is: Check all that apply. | | | |
| <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | | | |
| Who incurred the debt? Check one. | | | |
| <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt _____ | | | |
| Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____ | | | |
| Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | | |

Debtor 1 William A. Spence
 Debtor 2 Sontay L. Spence
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

| | | | |
|--|--|---------------------------------------|------------|
| 4.7 | Macy's DSNB Nonpriority Creditor's Name PO Box 8218 Number Street Mason, OH 45040 City State ZIP Code | Last 4 digits of account number _____ | \$850.00 |
| When was the debt incurred? _____ | | | |
| As of the date you file, the claim is: Check all that apply. | | | |
| <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | | | |
| Who incurred the debt? Check one. | | | |
| <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt _____ | | | |
| Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____ | | | |
| Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | | |
| 4.8 | Mariner Finance Nonpriority Creditor's Name P.O. Box 44490 Number Street Nottingham, MD 21236 City State ZIP Code | Last 4 digits of account number _____ | \$1,000.00 |
| When was the debt incurred? _____ | | | |
| As of the date you file, the claim is: Check all that apply. | | | |
| <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | | | |
| Who incurred the debt? Check one. | | | |
| <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt _____ | | | |
| Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____ | | | |
| Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | | |

Debtor 1 William A. Spence
 Debtor 2 Sontay L. Spence
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

| | | | |
|------|--|---|----------|
| 4.9 | Pinnacle Svc Sol Nonpriority Creditor's Name | Last 4 digits of account number | \$680.00 |
| | | When was the debt incurred? | |
| | Number Street | As of the date you file, the claim is: Check all that apply. | |
| | Allentown, PA 18102 | <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | |
| | City State ZIP Code | | |
| | Who incurred the debt? Check one. | | |
| | <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt | | |
| | Type of NONPRIORITY unsecured claim: | | |
| | <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____ | | |
| | Is the claim subject to offset? | | |
| | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | |
| 4.10 | South Jersey Gas Nonpriority Creditor's Name Po Box 6091 | Last 4 digits of account number | \$100.00 |
| | Number Street | When was the debt incurred? | |
| | Bellmawr, NJ 08099-6091 | As of the date you file, the claim is: Check all that apply. | |
| | City State ZIP Code | <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | |
| | Who incurred the debt? Check one. | | |
| | <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt | | |
| | Type of NONPRIORITY unsecured claim: | | |
| | <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____ | | |
| | Is the claim subject to offset? | | |
| | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | |

Debtor 1 William A. Spence
 Debtor 2 Sontay L. Spence
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

| | | | |
|--|--|---|--------------|
| 4.11 | Us Dept of Education/GLELSI Nonpriority Creditor's Name PO Box 7860 Number Street Madison, WI 53707 City State ZIP Code | Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | \$195,668.00 |
| <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> | | | |
| 4.12 Wells Fargo Card Services Nonpriority Creditor's Name PO Box 77053 Number Street Minneapolis, MN 55480 City State ZIP Code | | Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | \$5,517.00 |
| <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> | | | |

Debtor 1

William A. Spence

Debtor 2

Sontay L. Spence

First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.

| | | Total claim |
|---------------------------------|---|------------------------|
| Total claims from Part 1 | 6a. Domestic support obligations | 6a. <u>\$0.00</u> |
| | 6b. Taxes and certain other debts you owe the government | 6b. <u>\$31,000.00</u> |
| | 6c. Claims for death or personal injury while you were intoxicated | 6c. <u>\$0.00</u> |
| | 6d. Other. Add all other priority unsecured claims. Write that amount here. | 6d. + <u>\$0.00</u> |
| | 6e. Total. Add lines 6a through 6d. | <u>\$31,000.00</u> |

| | | Total claim |
|---------------------------------|--|--------------------------|
| Total claims from Part 2 | 6f. Student loans | 6f. <u>\$195,668.00</u> |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. <u>\$0.00</u> |
| | 6h. Debts to pension or profit-sharing plans, and other similar debts | 6h. <u>\$0.00</u> |
| | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. + <u>\$21,283.00</u> |
| | 6j. Total. Add lines 6f through 6i. | <u>\$216,951.00</u> |

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|---------------|
| Debtor 1 | <u>William</u> | <u>A.</u> | <u>Spence</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | <u>Sontay</u> | <u>L.</u> | <u>Spence</u> |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>District of New Jersey</u> | | |
| Case number (if known) | <u>24-11063</u> | | |

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

| | Person or company with whom you have the contract or lease | | | State what the contract or lease is for |
|-----|---|--|--|---|
| 2.1 | <u>Trinity Solar</u> Name <u>133 Gaither Dr.</u> Number Street <u>Mount Laurel, NJ 08054</u> City State ZIP Code | | | solar panels |
| 2.2 | Name Number Street City State ZIP Code | | | |
| 2.3 | Name Number Street City State ZIP Code | | | |
| 2.4 | Name Number Street City State ZIP Code | | | |

Fill in this information to identify your case:

| | | | |
|---|----------------|-------------|---------------|
| Debtor 1 | <u>William</u> | <u>A.</u> | <u>Spence</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 | <u>Sontay</u> | <u>L.</u> | <u>Spence</u> |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: District of <u>New Jersey</u> | | | |
| Case number <u>24-11063</u> (if known) | | | |

Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No

Yes. In which community state or territory did you live? _____ Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name

Schedule D, line _____

Number Street

Schedule E/F, line _____

City State ZIP Code

Schedule G, line _____

3.2

Name

Schedule D, line _____

Number Street

Schedule E/F, line _____

City State ZIP Code

Schedule G, line _____

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|---------------|
| Debtor 1 | William | A. | Spence |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Sontay | L. | Spence |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | District of New Jersey | | |
| Case number (if known) | 24-11063 | | |

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

| | Debtor 1 | Debtor 2 or non-filing spouse |
|---------------------------------|--|--|
| Employment status | <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not Employed | <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not Employed |
| Occupation | Family JVC Spec | Women Svc's |
| Employer's name | State of New Jersey | Atl. Court Women's |
| Employer's address | Number Street | Number Street |
| | | |
| | | |
| | Trenton, NJ 08601 City State Zip Code | Pleasantville, NJ 08232 City State Zip Code |
| How long employed there? | 18 years | more than 10 years |

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|---|----------------------|--|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. | 2. <u>\$7,680.00</u> | <u>\$6,525.00</u> |
| 3. Estimate and list monthly overtime pay. | 3. + <u>\$0.00</u> | <u>\$0.00</u> |
| 4. Calculate gross income. Add line 2 + line 3. | 4. <u>\$7,680.00</u> | <u>\$6,525.00</u> |

Debtor 1
Debtor 2William A. Spence
Sontay L. Spence

First Name

Middle Name

Last Name

Case number (if known) 24-11063

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|---|-----------------------|--|
| Copy line 4 here..... → | 4. <u>\$7,680.00</u> | \$6,525.00 |
| 5. List all payroll deductions: | | |
| 5a. Tax, Medicare, and Social Security deductions | 5a. <u>\$1,650.00</u> | \$854.00 |
| 5b. Mandatory contributions for retirement plans | 5b. <u>\$0.00</u> | \$0.00 |
| 5c. Voluntary contributions for retirement plans | 5c. <u>\$589.00</u> | \$108.00 |
| 5d. Required repayments of retirement fund loans | 5d. <u>\$0.00</u> | \$67.00 |
| 5e. Insurance | 5e. <u>\$236.00</u> | \$0.00 |
| 5f. Domestic support obligations | 5f. <u>\$0.00</u> | \$0.00 |
| 5g. Union dues | 5g. <u>\$89.00</u> | \$0.00 |
| 5h. Other deductions. Specify: _____ | 5h. + <u>\$0.00</u> | + \$0.00 |
| 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. | 6. <u>\$2,564.00</u> | \$1,029.00 |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. <u>\$5,116.00</u> | \$5,496.00 |
| 8. List all other income regularly received: | | |
| 8a. Net income from rental property and from operating a business, profession, or farm | 8a. <u>\$0.00</u> | \$0.00 |
| Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | | |
| 8b. Interest and dividends | 8b. <u>\$0.00</u> | \$0.00 |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive | 8c. <u>\$0.00</u> | \$0.00 |
| Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | | |
| 8d. Unemployment compensation | 8d. <u>\$0.00</u> | \$0.00 |
| 8e. Social Security | 8e. <u>\$0.00</u> | \$0.00 |
| 8f. Other government assistance that you regularly receive | 8f. <u>\$0.00</u> | \$0.00 |
| Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. | | |
| Specify: _____ | | |
| 8g. Pension or retirement income | 8g. <u>\$0.00</u> | \$0.00 |
| 8h. Other monthly income. Specify: _____ | 8h. + <u>\$0.00</u> | + \$0.00 |
| 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. | 9. <u>\$0.00</u> | \$0.00 |
| 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse | 10. <u>\$5,116.00</u> | + <u>\$5,496.00</u> = <u>\$10,612.00</u> |
| 11. State all other regular contributions to the expenses that you list in Schedule J. | | |
| Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. | | |
| Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. | | |
| Specify: _____ | | |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies | 11. + <u>\$0.00</u> | \$0.00 |
| | | 12. <u>\$10,612.00</u> |
| | | Combined monthly income |
| 13. Do you expect an increase or decrease within the year after you file this form? | | |
| <input checked="" type="checkbox"/> No. | | |
| <input type="checkbox"/> Yes. Explain: _____ | | |

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|---------------|
| Debtor 1 | <u>William</u> | <u>A.</u> | <u>Spence</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | <u>Sontay</u> | <u>L.</u> | <u>Spence</u> |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>District of New Jersey</u> | | |
| Case number (if known) | <u>24-11063</u> | | |

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

| <input type="checkbox"/> No | <input checked="" type="checkbox"/> Yes. Fill out this information for each dependent..... | Dependent's relationship to Debtor 1 or Debtor 2 | Dependent's age | Does dependent live with you? |
|-------------------------------------|--|--|-----------------|---|
| Do not list Debtor 1 and Debtor 2. | | Child | 20 | <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. |
| Do not state the dependents' names. | | Child | 16 | <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. |
| | | Child | 11 | <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. |
| | | | | <input type="checkbox"/> No. <input type="checkbox"/> Yes. |
| | | | | <input type="checkbox"/> No. <input type="checkbox"/> Yes. |

3. Do your expenses include expenses of people other than yourself and your dependents?

No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$2,260.00

If not included in line 4:

4a. Real estate taxes \$0.00
 4b. Property, homeowner's, or renter's insurance \$0.00
 4c. Home maintenance, repair, and upkeep expenses \$450.00
 4d. Homeowner's association or condominium dues \$0.00

| | | | | |
|----------|------------|-------------|-----------|--|
| Debtor 1 | William | A. | Spence | Case number (if known) <u>24-11063</u> |
| Debtor 2 | Sontay | L. | Spence | |
| | First Name | Middle Name | Last Name | |

| | | Your expenses |
|------|--|----------------------|
| 5. | Additional mortgage payments for your residence , such as home equity loans | 5. <u>\$120.00</u> |
| 6. | Utilities: | |
| 6a. | Electricity, heat, natural gas | 6a. <u>\$495.00</u> |
| 6b. | Water, sewer, garbage collection | 6b. <u>\$110.00</u> |
| 6c. | Telephone, cell phone, Internet, satellite, and cable services | 6c. <u>\$280.00</u> |
| 6d. | Other. Specify: <u>cell phones</u> | 6d. <u>\$300.00</u> |
| 7. | Food and housekeeping supplies | 7. <u>\$1,325.00</u> |
| 8. | Childcare and children's education costs | 8. <u>\$0.00</u> |
| 9. | Clothing, laundry, and dry cleaning | 9. <u>\$350.00</u> |
| 10. | Personal care products and services | 10. <u>\$150.00</u> |
| 11. | Medical and dental expenses | 11. <u>\$200.00</u> |
| 12. | Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. <u>\$495.00</u> |
| 13. | Entertainment, clubs, recreation, newspapers, magazines, and books | 13. <u>\$275.00</u> |
| 14. | Charitable contributions and religious donations | 14. <u>\$0.00</u> |
| 15. | Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | |
| 15a. | Life insurance | 15a. <u>\$0.00</u> |
| 15b. | Health insurance | 15b. <u>\$0.00</u> |
| 15c. | Vehicle insurance | 15c. <u>\$345.00</u> |
| 15d. | Other insurance. Specify: <u></u> | 15d. <u>\$0.00</u> |
| 16. | Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u></u> | 16. <u>\$0.00</u> |
| 17. | Installment or lease payments: | |
| 17a. | Car payments for Vehicle 1 | 17a. <u>\$0.00</u> |
| 17b. | Car payments for Vehicle 2 | 17b. <u>\$0.00</u> |
| 17c. | Other. Specify: <u>solar panels lease</u> | 17c. <u>\$120.00</u> |
| 17d. | Other. Specify: <u></u> | 17d. <u>\$0.00</u> |
| 18. | Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | 18. <u>\$0.00</u> |
| 19. | Other payments you make to support others who do not live with you. Specify: <u></u> | 19. <u>\$0.00</u> |
| 20. | Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | |
| 20a. | Mortgages on other property | 20a. <u>\$0.00</u> |
| 20b. | Real estate taxes | 20b. <u>\$0.00</u> |
| 20c. | Property, homeowner's, or renter's insurance | 20c. <u>\$0.00</u> |
| 20d. | Maintenance, repair, and upkeep expenses | 20d. <u>\$0.00</u> |
| 20e. | Homeowner's association or condominium dues | 20e. <u>\$0.00</u> |

| | | | | |
|----------|------------|-------------|-----------|--|
| Debtor 1 | William | A. | Spence | |
| Debtor 2 | Sontay | L. | Spence | |
| | First Name | Middle Name | Last Name | |

Case number (if known) 24-11063

| | |
|---|--------------------------|
| 21. Other. Specify: <u>Student Loan Payment</u> | 21. + <u>\$500.00</u> |
| 22. Calculate your monthly expenses. | |
| 22a. Add lines 4 through 21. | 22a. <u>\$7,775.00</u> |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 | 22b. <u>\$0.00</u> |
| 22c. Add line 22a and 22b. The result is your monthly expenses. | 22c. <u>\$7,775.00</u> |
| 23. Calculate your monthly net income. | |
| 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. <u>\$10,612.00</u> |
| 23b. Copy your monthly expenses from line 22c above. | 23b. - <u>\$7,775.00</u> |
| 23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> . | 23c. <u>\$2,837.00</u> |

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.
 Yes.

None

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|---------------|
| Debtor 1 | William | A. | Spence |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Sontay | L. | Spence |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | District of New Jersey | | |
| Case number (if known) | 24-11063 | | |

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new **Summary** and check the box at the top of this page.

Part 1: Summarize Your Assets

| | | Your assets |
|---|--|-----------------------|
| | | Value of what you own |
| 1. Schedule A/B: Property (Official Form 106A/B) | | |
| 1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> | | \$399,500.00 |
| 1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> | | \$24,350.00 |
| 1c. Copy line 63, Total of all property on <i>Schedule A/B</i> | | \$423,850.00 |

Part 2: Summarize Your Liabilities

| | | Your liabilities |
|---|---|-------------------------------|
| | | Amount you owe |
| 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) | | |
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> | | \$271,506.00 |
| 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) | | |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> | | \$31,000.00 |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> | + | \$216,951.00 |
| | | Your total liabilities |
| | | \$519,457.00 |

Part 3: Summarize Your Income and Expenses

| | | |
|---|--|-------------|
| 4. Schedule I: Your Income (Official Form 106I) | | |
| Copy your combined monthly income from line 12 of <i>Schedule I</i> | | \$10,612.00 |
| 5. Schedule J: Your Expenses (Official Form 106J) | | |
| Copy your monthly expenses from line 22c of <i>Schedule J</i> | | \$7,775.00 |

Debtor 1 William A. Spence
Debtor 2 Sontay L. Spence
First Name Middle Name Last Name

Case number (if known) 24-11063

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$14,205.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.) \$0.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$31,000.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00

9d. Student loans. (Copy line 6f.) \$195,668.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$0.00

9g. **Total.** Add lines 9a through 9f. \$226,668.00

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|---------------|
| Debtor 1 | <u>William</u> | <u>A.</u> | <u>Spence</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | <u>Sontay</u> | <u>L.</u> | <u>Spence</u> |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>District of New Jersey</u> | | |
| Case number (if known) | <u>24-11063</u> | | |

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No
 Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)*.

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ William A. Spence
William A. Spence, Debtor 1

Date 02/26/2024
MM/ DD/ YYYY

X /s/ Sontay L. Spence
Sontay L. Spence, Debtor 2

Date 02/26/2024
MM/ DD/ YYYY

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|---------------|
| Debtor 1 | William | A. | Spence |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Sontay | L. | Spence |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | District of New Jersey | | |
| Case number (if known) | 24-11063 | | |

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
 If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No
 Yes. Fill in the details.

| Debtor 1 | | Debtor 2 | |
|--|---|--|---|
| Sources of income | Gross Income (before deductions and exclusions) | Sources of income | Gross Income (before deductions and exclusions) |
| Check all that apply. | | Check all that apply. | |
| <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$7,680.00 | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$6,525.00 |

From January 1 of current year until the date you filed for bankruptcy:

| | | | |
|---|------------|---|------------|
| <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips | \$7,680.00 | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips | \$6,525.00 |
| <input type="checkbox"/> Operating a business | | <input type="checkbox"/> Operating a business | |

Debtor 1 William Sontay A. L. Spence Spence
 Debtor 2 _____

Case number (if known) 24-11063

First Name Middle Name Last Name

For last calendar year:
 (January 1 to December 31, 2023)
 YYYY

Wages, commissions, bonuses, tips \$92,160.00
 Operating a business

Wages, commissions, bonuses, tips \$78,300.00
 Operating a business

For the calendar year before that:
 (January 1 to December 31, 2022)
 YYYY

Wages, commissions, bonuses, tips 158464 (J)
 Operating a business

Wages, commissions, bonuses, tips
 Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

 No Yes. Fill in the details.**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575* or more?

 No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

 No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

 No Yes. List all payments to an insider.**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**
 Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider.

Debtor 1 **William** A. **Spence**
Debtor 2 **Sontay** L. **Spence**
First Name Middle Name Last Name

Case number (if known) 24-11063

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No

Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No

Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No

Yes. Fill in the details for each gift or contribution.

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No

Yes. Fill in the details.

Debtor 1 William A. Spence
 Debtor 2 Sontay L. Spence

First Name Middle Name Last Name

Case number (if known) 24-11063

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

| | | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|---|--|---|-----------------------------------|-------------------|
| Jenkins Law Group | | | | |
| Person Who Was Paid | | Attorney's Fee | 1/2024 | \$685.00 |
| 412 S. Whitehorse Pike | | | | |
| Number Street | | | | |
| <hr/> | | | | |
| Audubon, NJ 08106 | | | | |
| City State ZIP Code | | | | |
| <hr/> | | | | |
| Email or website address | | | | |
| <hr/> | | | | |
| Person Who Made the Payment, if Not You | | | | |
| Credit, Allen | | | | |
| Person Who Was Paid | | | | |
| 800 Dakota Ave. | | | | |
| Number Street | | | | |
| <hr/> | | | | |
| Huron, SD 57350 | | | | |
| City State ZIP Code | | | | |
| <hr/> | | | | |
| Email or website address | | | | |
| <hr/> | | | | |
| Person Who Made the Payment, if Not You | | | | |

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

| | | | | |
|----------|------------|-------------|-----------|---------------------------------|
| Debtor 1 | William | A. | Spence | Case number (if known) 24-11063 |
| Debtor 2 | Sontay | L. | Spence | |
| | First Name | Middle Name | Last Name | |

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No

Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No

Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No

Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No

Yes. Fill in the details.

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- *Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No

Yes. Fill in the details.

| | | | | |
|----------|------------|-------------|-----------|--|
| Debtor 1 | William | A. | Spence | |
| Debtor 2 | Sontay | L. | Spence | Case number (if known) <u>24-11063</u> |
| | First Name | Middle Name | Last Name | |

25. Have you notified any governmental unit of any release of hazardous material?

No
 Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No
 Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
 A member of a limited liability company (LLC) or limited liability partnership (LLP)
 A partner in a partnership
 An officer, director, or managing executive of a corporation
 An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No
 Yes. Fill in the details below.

Debtor 1
Debtor 2

| | | |
|----------------|-------------|---------------|
| <u>William</u> | <u>A.</u> | <u>Spence</u> |
| <u>Sontay</u> | <u>L.</u> | <u>Spence</u> |
| First Name | Middle Name | Last Name |

Case number (if known) 24-11063

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X

/s/ William A. Spence

Signature of William A. Spence, Debtor 1

X

/s/ Sontay L. Spence

Signature of Sontay L. Spence, Debtor 2

Date 02/26/2024

Date 02/26/2024

Did you attach additional pages to your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|--------------------------|----------------------------|
| Debtor 1 | William First Name | A. Middle Name | Spence Last Name |
| Debtor 2 (Spouse, if filing) | Sontay First Name | L. Middle Name | Spence Last Name |
| United States Bankruptcy Court for the: | District of New Jersey | | |
| Case number (if known) | 24-11063 | | |

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).

2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).

3. The commitment period is 3 years.

4. The commitment period is 5 years.

 Check if this is an amended filing**Official Form 122C-1****Chapter 13 Statement of Your Current Monthly Income
and Calculation of Commitment Period****10/19**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income**1. What is your marital and filing status? Check one only.**

Not married. Fill out Column A, lines 2-11.

Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

| | Column A Debtor 1 | Column B Debtor 2 or non-filing spouse |
|---|------------------------------|---|
| 2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions). | \$7,680.00 | \$6,525.00 |
| 3. Alimony and maintenance payments. Do not include payments from a spouse. | \$0.00 | \$0.00 |
| 4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3. | \$0.00 | \$0.00 |
| 5. Net income from operating a business, profession, or farm | Debtor 1 | Debtor 2 |
| Gross receipts (before all deductions) | \$0.00 | \$0.00 |
| Ordinary and necessary operating expenses | - \$0.00 | - \$0.00 |
| Net monthly income from a business, profession, or farm | \$0.00 | \$0.00 |
| | Copy here → | \$0.00 |
| | | \$0.00 |
| 6. Net income from rental and other real property | Debtor 1 | Debtor 2 |
| Gross receipts (before all deductions) | \$0.00 | \$0.00 |
| Ordinary and necessary operating expenses | - \$0.00 | - \$0.00 |
| Net monthly income from rental or other real property | \$0.00 | \$0.00 |
| | Copy here → | \$0.00 |
| | | \$0.00 |

Debtor 1
Debtor 2William
SontayA.
L.Spence
Spence

First Name

Middle Name

Last Name

Case number (if known) 24-11063

7. Interest, dividends, and royalties

| Column A Debtor 1 | Column B Debtor 2 or non-filing spouse |
|----------------------|--|
|----------------------|--|

\$0.00

\$0.00

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ↓

For you..... \$0.00
For your spouse..... \$0.00

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$0.00

\$0.00

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

Total amounts from separate pages, if any.

11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

+ _____ + _____

\$7,680.00 + \$6,525.00 =

\$14,205.00

Total average
monthly income**Part 2: Determine How to Measure Your Deductions from Income****12. Copy your total average monthly income from line 11.** \$14,205.00**13. Calculate the marital adjustment.** Check one:

You are not married. Fill in 0 below.
 You are married and your spouse is filing with you. Fill in 0 below.
 You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

+ _____

Total.....

\$0.00 Copy here. →

- _____ \$0.00

\$14,205.00

14. Your current monthly income. Subtract the total in line 13 from line 12.

Debtor 1
Debtor 2William Spence
Sontay L. Spence
First Name Middle Name Last Name

Case number (if known) 24-11063

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here → \$14,205.00

Multiply line 15a by 12 (the number of months in a year). x 12

15b. The result is your current monthly income for the year for this part of the form. \$170,460.00

16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live. New Jersey

16b. Fill in the number of people in your household. 5

16c. Fill in the median family income for your state and size of household. \$161,081.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3.* Do NOT fill out *Calculation of Your Disposable Income (Official Form 122C-2)*.17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).* On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)

18. Copy your total average monthly income from line 11. \$14,205.00

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. - \$0.00

19b. Subtract line 19a from line 18. \$14,205.00

20. Calculate your current monthly income for the year. Follow these steps.

20a. Copy line 19b. \$14,205.00

Multiply by 12 (the number of months in a year). x 12

20b. The result is your current monthly income for the year for this part of the form. \$170,460.00

20c. Copy the median family income for your state and size of household from line 16c. \$161,081.00

21. How do the lines compare?

21a. Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years.* Go to Part 4.21b. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years.* Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ William A. Spence

Signature of Debtor 1

Date 02/26/2024
MM/ DD/ YYYYX /s/ Sontay L. Spence

Signature of Debtor 2

Date 02/26/2024
MM/ DD/ YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|---------------|
| Debtor 1 | William | A. | Spence |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Sontay | L. | Spence |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | District of New Jersey | | |
| Case number (if known) | 24-11063 | | |

Check if this is an amended filing

Official Form 122C-2

Chapter 13 Calculation of Your Disposable Income

04/22

To fill out this form, you will need your completed copy of *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 122C-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 122C-1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 122C-1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

5

National Standards

You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items.

\$2,349.00

7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older—because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

Debtor 1
Debtor 2William Spence
Sontay A. L. Spence
First Name Middle Name Last Name

Case number (if known) 24-11063

People who are under 65 years of age

| | |
|--|-----------------|
| 7a. Out-of-pocket health care allowance per person | \$79.00 |
| 7b. Number of people who are under 65 | X <u>5</u> |
| 7c. Subtotal. Multiply line 7a by line 7b. | <u>\$395.00</u> |

Copy here → \$395.00**People who are 65 years of age or older**

| | |
|--|---------------|
| 7d. Out-of-pocket health care allowance per person | \$154.00 |
| 7e. Number of people who are 65 or older | X <u>0</u> |
| 7f. Subtotal. Multiply line 7d by line 7e. | <u>\$0.00</u> |

Copy here → \$0.007g. **Total.** Add lines 7c and 7f. \$395.00 Copy here →.... \$395.00**Local Standards**

You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

- **Housing and utilities – Insurance and operating expenses**
- **Housing and utilities – Mortgage or rent expenses**

To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities – Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. \$950.00

9. **Housing and utilities – Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. \$2,056.00

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Next divide by 60.

| Name of the creditor | Average monthly payment |
|-----------------------------------|-------------------------|
| M&T Bank | \$0.00 |
| | |
| | |
| | + |
| 9b. Total average monthly payment | <u>\$0.00</u> |

Copy here → \$0.00 Repeat this amount on line 33a.

9c. Net mortgage or rent expense. Subtract line 9b (*total average monthly payment*) from line 9a (*mortgage or rent expense*). If this number is less than \$0, enter \$0. \$2,056.00 Copy here →.... \$2,056.00

10. If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim. \$0.00

Explain why: _____

Debtor 1
Debtor 2William Spence
Sontay L. Spence
First Name Middle Name Last Name

Case number (if known) 24-11063

11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.

0. Go to line 14.

1. Go to line 12.

2 or more. Go to line 12.

12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area. \$298.0013. **Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

Vehicle 1 Describe Vehicle 1: 2016 Mercedes-Benz C-Class300

13a. Ownership or leasing costs using IRS Local Standard..... \$629.00

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

| Name of each creditor for Vehicle 1 | Average monthly payment |
|-------------------------------------|--|
| Carmax | <u>\$0.00</u> |
| | + <u>\$0.00</u> |
| Total average monthly payment | <u>\$0.00</u> Copy here → <u>\$0.00</u> Repeat this amount on line 33b. |

13c. Net Vehicle 1 ownership or lease expense

Subtract line 13b from line 13a. If this number is less than \$0, enter \$0.....

\$629.00 **Copy net Vehicle 1 expense here →**\$629.00

Vehicle 2 Describe Vehicle 2: _____

13d. Ownership or leasing costs using IRS Local Standard.....

13e. Average monthly payment for all debts secured by Vehicle 2.

Do not include costs for leased vehicles.

| Name of each creditor for Vehicle 2 | Average monthly payment |
|-------------------------------------|--|
| | <u>\$0.00</u> |
| | + <u>\$0.00</u> |
| Total average monthly payment | <u>\$0.00</u> Copy here → <u>\$0.00</u> Repeat this amount on line 33c. |

13f. Net Vehicle 2 ownership or lease expense

Subtract line 13e from 13d. If this number is less than \$0, enter \$0.....

\$0.00 **Copy net Vehicle 2 expense here →**\$0.0014. **Public transportation expense:** If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation. _____15. **Additional public transportation expense:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*. \$0.00

Debtor 1
Debtor 2William Sontay A. L. Spence Spence
First Name Middle Name Last Name

Case number (if known) 24-11063

Other Necessary Expenses

In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes.
Do not include real estate, sales, or use taxes. \$0.00

17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.
Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings. \$0.00

18. **Life insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance.
Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term. \$0.00

19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments.
Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35. \$0.00

20. **Education:** The total monthly amount that you pay for education that is either required:
■ as a condition for your job, or
■ for your physically or mentally challenged dependent child if no public education is available for similar services. \$0.00

21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool.
Do not include payments for any elementary or secondary school education. \$0.00

22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7.
Payments for health insurance or health savings accounts should be listed only in line 25. \$0.00

23. **Optional telephones and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer.
Do not include payments for basic home telephone, internet or cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Form 122C-1, or any amount you previously deducted. + \$0.00

24. **Add all of the expenses allowed under the IRS expense allowances.** \$6,677.00
Add lines 6 through 23.

Additional Expense DeductionsThese are additional deductions allowed by the Means Test.
Note: Do not include any expense allowances listed in lines 6-24.

25. **Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

| | |
|------------------------|----------|
| Health insurance | \$0.00 |
| Disability insurance | \$0.00 |
| Health savings account | + \$0.00 |
| Total | \$0.00 |

Copy total here → \$0.00

Do you actually spend this total amount?

 No. How much do you actually spend? Yes _____

26. **Continuing contributions to the care of household or family members.**

The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b). \$0.00

27. **Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply. \$0.00
By law, the court must keep the nature of these expenses confidential.

Debtor 1
Debtor 2William Spence
Sontay A. L. Spence
First Name Middle Name Last Name

Case number (if known) 24-11063

28. **Additional home energy costs.** Your home energy costs are included in your insurance and operating expenses on line 8.

If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs

\$0.00

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$189.58* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school

\$0.00

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

* Subject to adjustment on 4/01/25, and every 3 years after that for cases begun on or after the date of adjustment.

30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards

\$0.00

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S.C. § 548(d)(3) and (4).

\$0.00

Do not include any amount more than 15% of your gross monthly income.

32. **Add all of the additional expense deductions.**

Add lines 25 through 31.

\$0.00

Deductions for Debt Payment

33. **For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e.**

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Average monthly payment

Mortgages on your home

33a. Copy line 9b here → \$0.00

Loans on your first two vehicles

33b. Copy line 13b here → \$0.00

33c. Copy line 13e here →

33d. List other secured debts:

Name of each creditor for other secured debt

Identify property that secures the debt

Does payment include taxes or insurance?

No

Yes

No

Yes

No

Yes

+ _____

33e. Total average monthly payment. Add lines 33a through 33d.

\$0.00

Copy total here →

\$0.00

Debtor 1
Debtor 2William Spence
Sontay L. Spence
First Name Middle Name Last Name

Case number (if known) 24-11063

34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?

 No. Go to line 35. Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

| Name of the creditor | Identify property that secures the debt | Total cure amount | Monthly cure amount |
|----------------------|---|-------------------|--------------------------|
| | | | ÷ 60 = |
| | | | ÷ 60 = |
| | | | ÷ 60 = + |
| | | Total | \$0.00 |
| | | | Copy total here → |
| | | | \$0.00 |

35. Do you owe any priority claims—such as a priority tax, child support, or alimony—that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.

 No. Go to line 36. Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims..... ÷ 60 _____

36. Projected monthly Chapter 13 plan payment

\$0.00

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

X 8.90%

Average monthly administrative expense

\$0.00

Copy total here →

\$0.00

37. Add all of the deductions for debt payment. Add lines 33e through 36.

\$0.00

Total Deductions from Income

38. Add all of the allowed deductions.

Copy line 24, All of the expenses allowed under IRS expense allowances \$6,677.00

Copy line 32, All of the additional expense deductions..... \$0.00

Copy line 37, All of the deductions for debt payment..... + \$0.00

Total deductions..... \$6,677.00

Copy total here →

\$6,677.00

Debtor 1
Debtor 2William Spence
Sontay L. Spence
First Name Middle Name Last Name

Case number (if known) 24-11063

Part 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)

39. **Copy your total current monthly income from line 14 of Form 122C-1, Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period.** \$14,205.0040. **Fill in any reasonably necessary income you receive for support for dependent children.** \$0.00
The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I of Form 122C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child.41. **Fill in all qualified retirement deductions.** The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19). \$0.0042. **Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A).** Copy line 38 here → \$6,677.0043. **Deduction for special circumstances.** If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.

| | |
|------------------------------------|-------------------|
| Describe the special circumstances | Amount of expense |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| + _____ | |

Total \$0.00

Copy here →

+ \$0.0044. **Total adjustments.** Add lines 40 through 43..... \$6,677.00 Copy here → - \$6,677.0045. **Calculate your monthly disposable income under § 1325(b)(2).** Subtract line 44 from line 39. \$7,528.00

Part 3: Change in Income or Expenses

46. **Change in income or expenses.** If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

| Form | Line | Reason for change | Date of change | Increase or decrease? | Amount of change |
|---------------------------------|-------|-------------------|----------------|-----------------------------------|------------------|
| <input type="checkbox"/> 122C-1 | _____ | _____ | _____ | <input type="checkbox"/> Increase | _____ |
| <input type="checkbox"/> 122C-2 | _____ | _____ | _____ | <input type="checkbox"/> Decrease | _____ |
| <input type="checkbox"/> 122C-1 | _____ | _____ | _____ | <input type="checkbox"/> Increase | _____ |
| <input type="checkbox"/> 122C-2 | _____ | _____ | _____ | <input type="checkbox"/> Decrease | _____ |

Debtor 1
Debtor 2William
SontayA.
L.Spence
Spence

First Name

Middle Name

Last Name

Case number (if known) 24-11063

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ William A. Spence

Signature of Debtor 1

Date 02/26/2024

MM/ DD/ YYYY

X /s/ Sontay L. Spence

Signature of Debtor 2

Date 02/26/2024

MM/ DD/ YYYY

IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN DIVISION

IN RE: **Spence, William A.**
Spence, Sontay L.

CASE NO 24-11063

CHAPTER 13

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 02/26/2024 Signature /s/ William A. Spence
William A. Spence, Debtor

Date 02/26/2024 Signature /s/ Sontay L. Spence
Sontay L. Spence, Joint Debtor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

JENKINS LAW GROUP
412 S. Whitehorse Pike
Audubon, NJ 08106
Phone: (856) 546-9696
Email: mail@jenkinslawgroup.com
Attorney for Debtor

In Re:

Spence, William A.
Spence, Sontay L.

Case No.: 24-11063

Chapter: 13

Judge: _____

DISCLOSURE OF CHAPTER 13 DEBTOR'S ATTORNEY COMPENSATION

1. Pursuant to 11 U.S.C. § 329(a) and Fed. R. Bankr. P. 2016(b), I certify that I am the attorney for the debtor(s) and that compensation was paid to me within one year before the filed date of the petition, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in connection with this bankruptcy case is as follows:

Under D.N.J. LBR 2016-5(b), I have agreed to accept for all legal services required to confirm a plan, subject to the exclusions listed below, including administrative services that may occur postconfirmation, a flat fee in the amount of \$4,750.00. I understand that I must demonstrate that additional services were unforeseeable at the time of the filing of this disclosure if I seek additional compensation and reimbursement of necessary expenses.

Legal services on behalf of the debtor in connection with the following are not included in the flat fee:

Representation of the debtor in:

- adversary proceedings,
- loss mitigation/loan modification efforts,
- post-confirmation filings and matters brought before the Court.

I have received: \$685.00

The balance due is: \$4,065.00

The balance will not be paid through the plan.

Under D.N.J. LBR 2016-5(c), I have agreed to accept for legal services provided on behalf of the debtor in this case, an hourly fee of _____. The hourly fee charged by other members of my firm that may provide services to this client range from _____ to _____. I understand that I must receive the Court's approval of any fees or expenses to be paid to me in this case post petition pursuant to D.N.J. LBR 2016-1.

I have received: _____

2. The source of the funds paid to me was:

Debtor(s) Other (specify below)

3. If a balance is due, the source of future compensation to be paid to me is:

Debtor(s) Other (specify below)

4. I have or have not agreed to share compensation with another person(s) unless they are members of my law firm. If I have agreed to share compensation with a person(s) who is not a member of my law firm, a copy of that agreement and a list of the people sharing in the compensation is attached.

5. (a) The Debtor(s) agree that coverage counsel may appear at hearings on their behalf in lieu of counsel retained by Debtor(s) as needed. If possible, Debtor's counsel will advise Debtor(s) of the use of coverage counsel for any hearings prior to that hearing. Debtor(s) acknowledge that coverage counsel may not be a member of my firm and may or may not be compensated for their appearance.

/s/ WS

Debtor(s) Initials

/s/ SS

Debtor(s) Initials

(b) The Debtor(s) DO NOT agree that coverage counsel may appear at hearings on their behalf in lieu of counsel retained by Debtor(s) as needed. All appearances related to the Debtor(s) matter will be made by me, the undersigned attorney, or members of my law firm.

Debtor(s) Initials

Debtor(s) Initials

6. The Debtor(s) have reviewed this Disclosure and it is consistent with the terms of the Retainer Agreement.

Date: 02/26/2024 _____ /s/ William A. Spence _____
Debtor

Date: 02/26/2024 _____ /s/ Sontay L. Spence _____
Joint Debtor

Date: 02/26/2024 _____ /s/ Jeffrey E. Jenkins _____
Debtor's attorney